

### **III. REMARKS**

#### **Claim Amendments**

Claims 1, 3-9, 11-14, and 16 were pending in the present application. Claims 1, 3-9, 11-14, and 16 are canceled; claim 17 is added. Consideration of the new claim is respectfully requested.

New claim 17 is fully supported by the specification and drawings as originally filed, as indicated in the following chart. Note that all references to the specification refer to United States patent application publication number 2003-0009422 A1.

<b>Features of Claim 17</b>	<b>Support in Specification/Drawings</b>
A method of completing a financial transaction between a user having a payment account and a merchant having a merchant account	Abstract; Par. [0003], lines 6-30; Fig. 6.
the user logging on to a centralized personal data base using a basic number and a primary number, wherein the basic number is accessible by the user but not by the merchant	Par. [0016], line 1; Par. [0014], lines 3-4; Table A.
the user creating an electronic wallet in the centralized personal data base by inputting a payment account number of the user's payment account to associate with the electronic wallet, a payment limit of the electronic wallet, and an expiration date of the electronic wallet	Par. [0017], line 1 – Par. [0019], line 18; Fig. 5.
responsive to the user creating the electronic wallet, the centralized personal data base generating a wallet number associated with the electronic wallet	Par. [0019], lines 17-18; Fig. 5.
the user making a purchase from the merchant on a purchase date by sending the primary number and the wallet number to the merchant, wherein the purchase has a price;	Par. [0020], lines 3-5; Fig. 6

<b>Features of Claim 17</b>	<b>Support in Specification/Drawings</b>
the merchant sending the primary number, the wallet number, and the purchase price to the centralized personal data base	Par. [0020], lines 5-6; Fig. 6.
the centralized personal data base determining whether the purchase is authorized by determining whether the purchase price exceeds the payment limit of the electronic wallet and whether the purchase date is after the expiration date, wherein the purchase is authorized when the purchase price does not exceed the payment limit and the purchase date is not after the expiration date	Par. [0020], lines 7-20; Fig. 6
responsive to determining that the purchase is authorized, the centralized personal data base debiting the user's payment account for the purchase price and crediting the merchant account.	Abstract, lines 16-19; Fig. 6

Accordingly, no new matter is introduced by this Amendment.

In this Amendment, Applicant has cancelled claims 1, 3-9, 11-14, and 16 from further consideration in this application. Applicant is not conceding that the subject matter encompassed by claims 1, 3-9, 11-14, and 16 prior to cancellation is not patentable over the art cited by the Examiner. Claims 1, 3-9, 11-14, and 16 were cancelled in this Amendment solely to facilitate expeditious prosecution of new claim 17. Applicant respectfully reserves the right to pursue claims including the subject matter encompassed by cancelled claims 1, 3-9, 11-14, and 16, and additional claims, in one or more continuing applications.

### **Claim Rejections - 35 U.S.C. § 103, Obviousness**

Claims 1, 3-9, 11-14 and 16 stand rejected under 35 U.S.C. § 103 as being unpatentable over Hill (US 6,236,981) in view of Shub (US 6,807,530). In light of the present cancellation of claims 1, 3-9, 11-14 and 16, these rejections are now moot.

### **Discussion of New Claim 17**

Claim 17 recites “the user making a purchase from the merchant on a purchase date by sending the primary number and the wallet number to the merchant.” Thus, the merchant obtains the wallet number from the user and not from the personalized central database (CPDB). Furthermore, claim 17 requires that the wallet number is generated “responsive to the user creating the electronic wallet.” To the extent that the Examiner alleges that Hill’s merchant ID, authorization token, wallet ID, and/or payment token teach claim 17’s feature of “wallet number” (Office Action page 2, citing Hill 3:9-28, 12:59-64), Applicant respectfully disagrees. The merchant ID is a database stored on the payment server (Hill 9:6-7, 9:56-67), and is not obtained by the merchant from the user and is not generated responsive to the user creating an electronic wallet. The authentication token is issued to the merchant by the payment server. Hill 3:19-20. The authentication token is used to authenticate a payment token (Hill 3:22-25), unlike the wallet number of claim 17 which is associated with a payment account of the user. Similarly, Hill’s wallet ID is not associated with an electronic wallet which is associated with a payment account of the user, but rather Hill’s wallet ID is associated with payment tokens, which are associated with payments previously made by the user to the payment server. Hill 5:37-40. In other words, the payment tokens are associated with payments previously made, and not with a payment account of the user. Therefore, Hill’s wallet ID is not the same as the wallet number of claim 17, because the wallet ID is used to collect pre-existing payments and not to make a future charge on the user’s payment account.

Regarding the customer numbers and private transaction numbers of Shub, these are the same as the wallet number of claim 17 because they do not represent an electronic wallet of the user. The customer number identifies the customer, not a particular wallet or account of the customer. Shub 3:40-47. The private transaction number identifies a particular transaction, and not a wallet or account of the customer. Shub 3:40-47. Accordingly, the customer and transaction numbers of Shub are not the same as the wallet number of claim 17.

For at least the foregoing reasons, Applicant respectfully requests that claim 17 be allowed.

**CONCLUSION**

Applicant submits that the claim is now in condition for allowance.

Respectfully submitted,



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